

Claims

- [c1] 1. A method for efficiently collecting, organizing, and disseminating insurance company data, said method comprising the steps of:
creating a user profile for an insurance company;
determining via an open computer network and from a plurality of sources a plurality of filing requirements based on said user profile, said plurality of filing requirements comprising cross-check formulae, submission format requirements, and required insurance company data;
generating a data collection template to obtain the required insurance company data;
periodically updating via said open computer network said plurality of filing requirements and said data collection template;
collecting from a plurality of sources via the open computer network and the data collection template the insurance company data;
applying the cross-check formulae to the collected insurance company data;
generating regulatory submission files based on said insurance company data;
communicating said regulatory submission files via the open computer network to a regulatory body;
generating a plurality of structured data files based on said insurance company data;
identifying interested parties; and
selectively allowing access by interested parties via the open computer network to said plurality of structured data files.
- [c2] 2. The method of Claim 1 for efficiently collecting, organizing, and disseminating insurance company data, wherein:
the user profile for the insurance company includes identification of jurisdictions where the insurance company is subject to reporting requirements.
- [c3] 3. The method of Claim 1 for efficiently collecting, organizing, and disseminating insurance company data, wherein:
the user profile for the insurance company includes identification of types of insurance provided by the insurance company.

- [c4] 4. The method of Claim 1 for efficiently collecting, organizing, and disseminating insurance company data, wherein:
the open computer network is the internet.
- [c5] 5. The method of Claim 1 for efficiently collecting, organizing, and disseminating insurance company data, wherein:
the plurality of sources from which the plurality of filing requirements are obtained comprise state insurance regulator web sites.
- [c6] 6. The method of Claim 1 for efficiently collecting, organizing, and disseminating insurance company data, wherein:
the data collection template comprises a query-based data entry system.
- [c7] 7. The method of Claim 1 for efficiently collecting, organizing, and disseminating insurance company data, wherein:
the data collection template comprises a fillable table for receiving data entries.
- [c8] 8. The method of Claim 1 for efficiently collecting, organizing, and disseminating insurance company data, wherein:
the step of periodically updating via said open computer network said plurality of filing requirements and said data collection template further comprises the steps of:
obtaining from a state website and retaining as a stored checklist file a set of filing requirements;
periodically accessing via the open computer network a state web site and comparing the stored checklist file to a current checklist file then available at said state website to electronically determine if the current checklist file differs from the stored checklist file;
conducting a manual examination of the current checklist file if the electronic determination reveals a differences between the current and stored checklist files.
- [c9] 9. The method of Claim 1 for efficiently collecting, organizing, and disseminating insurance company data, wherein:
the step of applying the cross-check formulae generates a positive or a negative

indication of data compliance;
said method further comprising the step of:
querying the insurance company user to enter an explanation for non-compliance if the application of the cross-check formula to the insurance company data generates a negative indication of data compliance.

[c10] 10. The method of Claim 1 for efficiently collecting, organizing, and disseminating insurance company data wherein:
the plurality of structured data files comprise .XML files.

[c11] 11. The method of Claim 1 for efficiently collecting, organizing, and disseminating insurance company data wherein:
the plurality of structured data files comprise .SGML files.

[c12] 12. The method of Claim 1 for efficiently collecting, organizing, and disseminating insurance company data wherein:
the step of selectively allowing access by interested parties via the open computer network to said plurality of structured data files and said regulatory submission file comprises:
charging a fee in exchange for access to the structured data files.

[c13] 13. A method for efficiently collecting, organizing, and disseminating insurance company data, said method comprising the steps of:
creating a user profile for an insurance company;
determining via an open computer network and from a plurality of sources a plurality of filing requirements based on said user profile, said plurality of filing requirements comprising cross-check formulae, submission format requirements, and required insurance company data;
generating a data collection template to obtain the required insurance company data;
periodically updating via said open computer network said plurality of filing requirements and said data collection template;
collecting from a plurality of sources via the open computer network and the data collection template the insurance company data;
applying the cross-check formulae to the collected insurance company data;

generating regulatory submission files based on said insurance company data;
communicating said regulatory submission files via the open computer network
to a regulatory body;
generating a plurality of searchable files based on said insurance company data;
identifying interested parties; and
selectively allowing access by interested parties via the open computer network
to said plurality of searchable files.

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